

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

<b>NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM</b>	
U.S. Bankruptcy Court MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Telephone number: 973-645-4764  Honorable Rosemary Gambardella, U.S. Bankruptcy Judge	
<b>CASE NUMBER:</b> 14-17130-RG	<b>DATE FILED::</b> 4/11/14
<b>In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):</b> Dwana K. Rivera aka Dwana K. James xxx-xx-4485	<b>ADDRESS OF DEBTOR(S):</b> 180 Lafayette Ave. Apt. 2-I Passaic, NJ 07055
<b>DEBTOR'S ATTORNEY:</b> John J. Scura III Scura, Wigfield, Heyer & Stevens, LLP 1599 Hamburg Turnpike PO Box 2031 Wayne, NJ 07470 (973) 696-8391	<b>TRUSTEE:</b> Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039 973-597-9100

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

10/15/18

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: July 16, 2018

FOR THE COURT  
 Jeanne Naughton, Clerk



**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dwana K. Rivera  
 Debtor

Case No. 14-17130-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: noa

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 Total Noticed: 32

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db +Dwana K. Rivera, 180 Lafayette Ave., Apt. 2-I, Passaic, NJ 07055-4736  
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 cr +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
 Iselin, NJ 08830-2713  
 cr Presidential Towers CAI, c/o Griffin Alexander, P.C., 415 Rt. 10, Suites 6-8,  
 Randolph, NJ 07869  
 514706694 ++AMERILLOAN DBA TFS CORP, PO BOX 111, MIAMI OK 74355-0111  
 (address filed with court: Ameriloan, 3531 P. Street NW, Miami, OK 74355)  
 514775714 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514706698 +Clerk, Passaic County Courthouse, 77 Hamilton Street, Paterson, NJ 07505-2040  
 514706697 +Clerk, Passaic County Courthouse, Special Civil, 77 Hamilton Street, 1st Floor,  
 Paterson, NJ 07505-2018  
 514706700 Demarco A. James, 153 Carlisle Terrace, Plainfield, NJ 07062-1503  
 514706703 Griffin Alexander, P.C., 415 Route 10, Suites 6-8, Randolph, NJ 07869  
 514964126 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,  
 P.O. Box 630267, Irving, TX 75063)  
 514706707 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 514706708 +Nelson Diaz, Esq., Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118  
 514706710 #Presidential Towers Condo, C/O Community Management Corp., 1030 Clifton Ave. 205,  
 Clifton, NJ 07013-3522  
 514862183 Presidential Towers Condominium Association, Inc., c/o Griffin Alexander, P.C.,  
 415 Route 10, Suites 6-8, Randolph, NJ 07869  
 514706711 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 514706712 +USFastCash, 3531 P Street NW, PO Box 111, Miami, OK 74355-0111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 16 2018 23:44:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 16 2018 23:44:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514904565 +EDI: AFNIRECOVERY.COM Jul 17 2018 03:23:00 Afni, Inc, PO Box 3667,  
 Bloomington, IL 61702-3667  
 514706693 +EDI: AFNIRECOVERY.COM Jul 17 2018 03:23:00 Afni, Inc., Po Box 3427,  
 Bloomington, IL 61702-3427  
 514747485 EDI: AIS.COM Jul 17 2018 03:23:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514706695 +EDI: TSYS2.COM Jul 17 2018 03:23:00 Barclays Bank Delaware, 125 S West St,  
 Wilmington, DE 19801-5014  
 514706696 EDI: CAPITALONE.COM Jul 17 2018 03:23:00 Cap One, Po Box 85520, Richmond, VA 23285  
 514905618 EDI: CAPITALONE.COM Jul 17 2018 03:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 514706699 +EDI: CCS.COM Jul 17 2018 03:23:00 Credit Coll, Po Box 9136, Needham, MA 02494-9136  
 514706701 +EDI: GMACFS.COM Jul 17 2018 03:23:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677  
 514706702 +EDI: RMSC.COM Jul 17 2018 03:23:00 Gecrb/jcp, 4125 Windward Plaza,  
 Alpharetta, GA 30005-8738  
 514706705 +EDI: MID8.COM Jul 17 2018 03:23:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 514995738 EDI: PRA.COM Jul 17 2018 03:23:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
 514706709 +EDI: PRA.COM Jul 17 2018 03:23:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 514776441 EDI: Q3G.COM Jul 17 2018 03:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516226050\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096,  
 Dallas, Texas 75261-9741)  
 514706706\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage Ll, PO box 619096, Dallas TX 75261-9741)  
 514706704 ##+Law Offices Of David M. Schlachter, 579 Main Avenue, Passaic, NJ 07055-4921

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.



District/off: 0312-2

User: admin  
Form ID: noa

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

David E. Sklar on behalf of Debtor Dwana K. Rivera dsklar@scuramealey.com,  
ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;tscialla@scuramealey.com  
David L. Stevens on behalf of Debtor Dwana K. Rivera dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;tscialla@scuramealey.com  
Dean L. Semer on behalf of Creditor Presidential Towers CAI attorneys@lawgapc.com  
Denise E. Carlon on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com  
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
John J. Scura, III on behalf of Debtor Dwana K. Rivera jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;jscura@scura.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC  
NJ\_ECF\_Notices@buckleymadole.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com  
TOTAL: 12